

Certificate Number: 03088-NJ-DE-030143389

Bankruptcy Case Number: 17-30422



03088-NJ-DE-030143389

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 8, 2017, at 8:55 o'clock AM CST, Hugo Alfaro completed a course on personal financial management given by internet and telephone by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: November 8, 2017 By: /s/Doug Tonne

Name: Doug Tonne

Title: Counselor